

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE: Sedef Gulsan AND Galip Gulsan	Case No. 25-10797-pmm Chapter 13
DEUTSCHE BANK NATIONAL TRUST COMPANY, Movant	
vs.	
Sedef Gulsan AND Galip Gulsan, Debtors	

**OBJECTION TO CONFIRMATION  
OF DEBTORS' CHAPTER 13 PLAN**

DEUTSCHE BANK NATIONAL TRUST COMPANY ("Movant"), by and through its undersigned counsel, files this *Objection to Confirmation of Debtors' Chapter 13 Plan* (Doc 3), and states as follows:

1. The Debtors filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on February 27, 2025.
2. Movant holds a security interest in the Debtors' real property located at 23 White Spruce Ln, Levittown, PA 19054 (the "Property"), by virtue of a Mortgage.
3. The Debtors filed a Chapter 13 Plan (the "Plan") on February 27, 2025 (Doc 3).
4. The Plan includes payments toward the Note and Mortgage with Movant, however the figures used by the Debtors are inaccurate. Although Movant has not yet filed its proof of claim, it is anticipated that the claim will show the pre-petition arrearage due Movant is \$10,311.53, whereas the Plan proposes to pay only \$1,385.19.

5. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed.

6. \Movant objects to any plan which proposes to pay it anything less than \$10,311.53 as the pre-petition arrearage over the life of the plan.

**WHEREFORE,** Movant respectfully requests the entry of an Order which denies confirmation of the Plan unless such plan is amended to overcome the objections of Movant as stated herein, and for such other and further relief as the Court may deem just and proper.

/s/Ryan Starks  
Andrew Spivack, PA Bar No. 84439  
Matthew Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Ryan Srnik, PA Bar No. 334854  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
3825 Forrestgate Drive  
Winston Salem, NC 27103  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com

**L.B.F. 9014-4**

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**CERTIFICATE OF SERVICE**

I, the undersigned, certify that on March 19, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- OBJECTION TO CONFIRMATION OF DEBTORS' CHAPTER 13 PLAN

I certify under penalty of perjury that the above document was sent using the mode of service indicated.

Date: March 19, 2025

/s/ Ryan Starks  
Andrew Spivack, PA Bar No. 84439  
Matthew Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
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Attorney for Creditor  
BROCK & SCOTT, PLLC

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Winston Salem, NC 27103  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com

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Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

Michael A Cibik, Debtor's Attorney  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102  
help@cibiklaw.com  
Debtor's Attorney

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

KENNETH E WEST,  
190 N. Independence Mall West  
Suite 701  
Philadelphia, PA 19106  
Bankruptcy Trustee

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street, Suite 320  
Philadelphia, PA 19107  
US Trustee

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

Sedef Gulsan  
23 White Spruce Ln  
Levittown, PA 19054-3103  
Debtor

Via: ☐ CM/ECF ☒ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other:

Galip Gulsan  
23 White Spruce Ln

Levittown, PA 19054-3103

Debtor

Via: ☐ CM/ECF ☒ 1st Class Mail ☐ Certified Mail ☐ e-mail:  
☐ Other: